

RISE OF THE RENTER NATION

SOLUTIONS TO
THE HOUSING
AFFORDABILITY
CRISIS

JUNE 2014

A REPORT BY THE HOMES FOR ALL CAMPAIGN OF RIGHT TO THE CITY ALLIANCE

THE RIGHT TO THE CITY ALLIANCE

The Right To The City Alliance seeks to create regional and national impacts in fields including housing, human rights, urban land, community development, civic engagement, criminal justice, and environmental justice. Right To The City was born out of desire and need by organizers and allies around the country to have a stronger movement for urban justice. It was also born out of the power of an idea for a new kind of urban politics that asserts that everyone — particularly the disenfranchised — has the right to reshape it, design it, and operationalize it.

www.righttothecity.org

HOMES FOR ALL CAMPAIGN

This report was written as part of Homes For All, a national campaign that is broadening the conversation of the housing crisis beyond foreclosure and putting forth a comprehensive housing agenda that also speaks to issues affecting public housing residents, homeless families, and the growing number of renters in American cities. The rise of the corporate landlord in the single-family market is central to understanding the housing crisis renters face today.

Homes For All works to protect, defend, and expand housing that is truly affordable and dignified for low-income and very low-income communities. The campaign engages those most directly impacted by this crisis through local and national organizing, winning strong local policies that protect renters and homeowners, and shifting the national debate on housing. Right To The City is working collaboratively across sectors to develop national housing policy that ensures that our communities and future generations have homes that are truly affordable, stable, and dignified. Homes For All has grown to include 25 grassroots community organizations in 19 cities and 14 states across the country. The National Low Income Housing Coalition is a campaign partner.

www.homesforall.org



TONY ROSHAN SAMARA, the principal writer of this report, is Senior Program Director for Land Use and Housing at Urban Habitat (urbanhabitat.org) in Oakland, CA. He works on regional development campaigns addressing affordable housing, gentrification, and displacement from a social justice perspective. Tony also has extensive experience as a researcher, with a focus on the politics of development and the marginalization of low-income communities. He has conducted research in South Africa, China, and India, in addition to the United States, and writes regularly for academic, policy, and general audiences. Since 2007 he has worked with the Right To The City Alliance as a resource ally, and currently serves on the Alliance's national steering committee. Tony has a PHD in Sociology from the University of California, Santa Barbara and an M.A. from the City University of New York. He runs the Cities and Globalization Twitter account at <https://twitter.com/CGWG2> and most of his publications are available at <http://independent.academia.edu/TonyRoshanSamara>

ACKNOWLEDGMENTS

This report was principally authored by Tony Roshan Samara with the collective efforts of members and staff of the Homes For All (HFA) campaign and Right To The City Alliance (RTC). We would like to thank everyone who provided feedback on the drafts and to those who shared their stories and experiences.

SUPPORT WRITERS

Marnie Brady, PhD candidate in Sociology, Graduate Center, City University of New York

James Defilippis, Associate Professor, School of Planning and Public Policy, Rutgers University

Desiree Fields, Assistant Professor of Urban Studies at Queens College of the City University of New York

Gilda Haas, Professor of Urban Planning at Antioch College in Los Angeles

Rachel Laforest, Executive Director, RTC Alliance

Tony Romano, Organizing Director, RTC Alliance

REVIEWERS AND CONTRIBUTORS

Rehanna Azimi, RTC Intern

Michaelann Bewsee, Arise for Social Justice

Trenise Bryant, Miami Workers Center

Anj Chaudhry, CAAAV Organizing Asian Communities

Karen Chen, Chinese Progressive Association Boston

Malcolm Chu, Springfield No One Leaves

Robbie Clark, Causa Justa::Just Cause

Marisol Cortez - Esperanza Peace and Justice Center

Mike Dennis, East LA Community Corporation

LeConté J. Dill, Assistant Professor, School of Public Health, SUNY Downstate Medical Center

Luis Flores Jr. Causa Justa::Just Cause

Kendra Froshman, Mission SRO Collaborative

Favian Gonzalez, Strategic Actions for a Just Economy

Isela Gracian, East LA Community Corporation

Kendall Jackman, RTC Alliance individual member

Lydia Lowe, Chinese Progressive Association, Boston

Yasmeen Perez, RTC Development Director

Dawn Phillips, Causa Justa::Just Cause

Tomás Rivera, Chainbreaker Collective

Alexandra Suh, Koreatown Immigrant Workers Alliance

Mark Swier, RTC Operations Manager

COPY EDIT AND DESIGN

Rise of The Renter Nation Design: Joshua Barndt, Sabrina Dorsainvil

Copy Edit: Suzy Subways, Corina Beth Delman

Chart and Graphics Design: Joshua Barndt, Sabrina Dorsainvil

Chart and Graphics Creation: Sarah Heck, PhD student in Geography and Urban Studies, Temple University; Gilda Haas, Professor of Urban Planning at Antioch College in Los Angeles

Data Collection: Michael Synan, M.A., CUNY Hunter College.

Art Direction/Support: Lenina Nadal, RTC Communications Director, Joshua Barndt, Sabrina Dorsainvil

Please send comments and questions to: info@homesforall.org. To purchase this report in hardcopy format visit: www.homesforall.org

This report was made possible through the generous support of RTC's funders, including The Ben & Jerry's Foundation, Jessie Smith Noyes Foundation, Marguerite Casey Foundation, and The Unitarian Universalist Veatch Program at Shelter Rock, as well as the support of individual donors and RTC member organizations.

RISE OF THE RENTER NATION

EXECUTIVE SUMMARY



REFRAMING THE HOUSING CRISIS: THE RISE OF THE RENTER CLASS

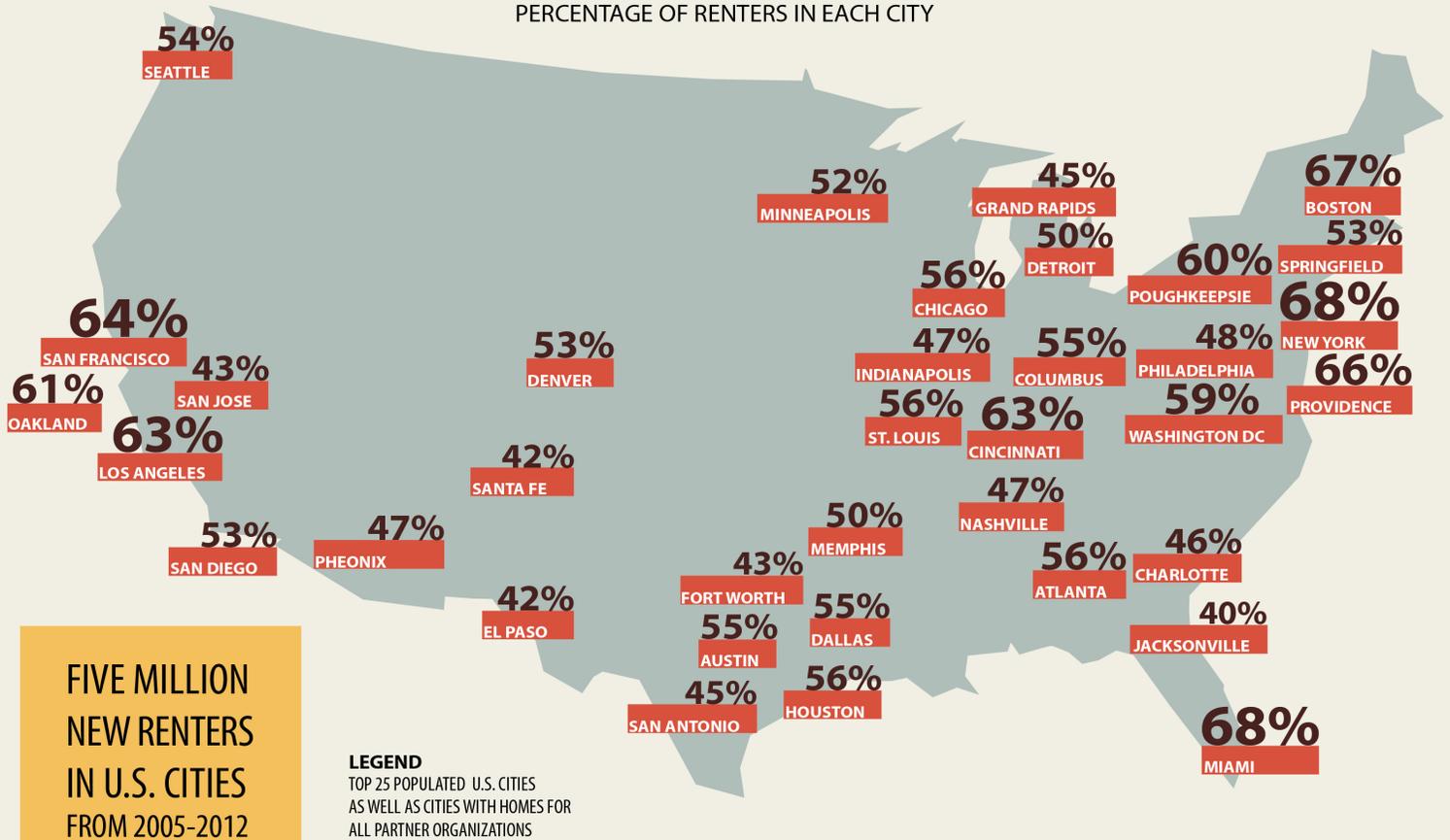
The crisis of affordable housing over the next generation will be concentrated among renters. At the center of this crisis are low-income people of color living in urban areas. Households from these communities have been overrepresented among renters for decades, and in the recent housing market collapse, they have been disproportionately the victims of foreclosure and foreclosure-related evictions. Historically, these are also the same populations that have been uprooted from their homes and had their communities torn apart — by urban renewal in the post–World War II era and by gentrification and federal poverty deconcentration programs more recently. Federal housing policy and the private housing market, rather than providing social and economic stability for historically marginalized households, have instead been the cause of chronic housing insecurity.

The crash of the housing market and the bubble that preceded it provide important lessons about the limits (and dangers) of the private housing market and an opportunity to implement more sustainable, evidence and needs-based housing policies. At present, it does not appear that most

policymakers have learned these lessons or are poised to act on the historic opportunity to chart a new course. Current housing policy remains biased toward a homeownership model, neglects renters, and continues to place its faith in the very same market mechanisms and actors that precipitated the housing crash in the first place. The well-publicized entry of large private investors into the rental market and federal support for the expansion of private control over housing suggest most policymakers have learned little, if anything, from the greatest economic collapse in over 70 years.

Housing is an anchor for a stable, prosperous, and just society. Congress realized as much when, in the Housing Act of 1949, it linked the general welfare of the nation to decent housing and a suitable living environment. As such, the provision of housing represents the best investment a society can make for achieving long-term stability and broad-based prosperity.¹ For low-income populations, secure housing is the most important factor in providing access to employment, healthcare, and social services.² Housing insecurity, on the other hand, is linked to a wide range of negative outcomes, including deteriorated physical and emotional health, family instability, poor school performance, and long-term poverty.³

FIGURE 1: RENTER NATION
PERCENTAGE OF RENTERS IN EACH CITY



SOURCE: U.S. CENSUS BUREAU; 2012 AMERICAN COMMUNITY SURVEY. 1 YEAR ESTIMATES, TABLE DP04

More than 60 years after the Housing Act became law, housing insecurity is endemic and deeply entrenched. This report presents a much-needed vision for genuine housing security, crafted by grassroots organizations from many of the most impacted communities across the country. It offers an analysis of the major challenges we face in advancing a housing justice agenda and policy solutions that move us beyond reactive and ineffective approaches. The growing renters' crisis demands that we envision and implement more proactive national, state, and local housing policies, ones that clearly and unequivocally place the need for decent and stable housing ahead of exorbitant profits for large, unaccountable private investors.

Private homeownership cannot serve as our only model for decent, stable housing. While the most recent speculative bubble raised the proportion of homeowners nationwide to 70 percent of all households, this gain was an illusion that vanished as the market collapsed. A longer view reveals that for three decades before the bubble began in the mid-1990s, homeownership rates hovered around 64 percent, despite massive federal and market support. Further, the historic average obscures important and severe

“RENTER” DEFINED

We employ an expansive definition of “renter” and use it interchangeably with “tenant.” We include anyone who is paying rent or seeking to rent but does not have the resources to do so. We include tenants, public housing residents, squatters, single room occupancy (SRO) tenants, and homeless families and individuals, whether they are living on the street, in a shelter, or with someone else temporarily. Likely renters and vulnerable residents, including low-income homeowners and mobile home park residents,⁴ are key constituencies who will also benefit from renters' rights ordinances, including a Renters' Bill of Rights. (See page 11)

NOTE: The cities cited in the graphs and charts within this report includes the top 25 populated U.S. cities and participating cities in the Homes For All campaign. (See Appendix 1 and 5)

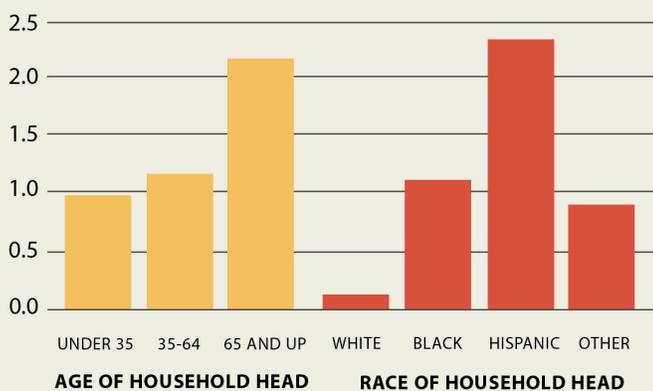
The general welfare of the nation and security of the nation and the health and living standards of its people require ... the realization as soon as feasible of the goal of a decent home and a suitable living environment for every American family.

- Housing Act of 1949

racial disparities in homeownership rates, which have never exceeded 50 percent for black and Latino populations. Yet, policy and even much of the progressive analysis of the housing crisis seem incapable of acknowledging — much less acting on — these realities. The result is a national dialogue about the housing crisis that all but ignores the growing renter class, where the crisis is concentrated, and retains a myopic focus on private ownership. The following report is a reality check. It attempts to redirect the conversation and provide an agenda for genuine housing security for all.

CHART 1: INCREASE IN RENTERS BY AGE AND RACE

PROJECTED RENTER HOUSEHOLD GROWTH 2013-23 (MILLIONS)

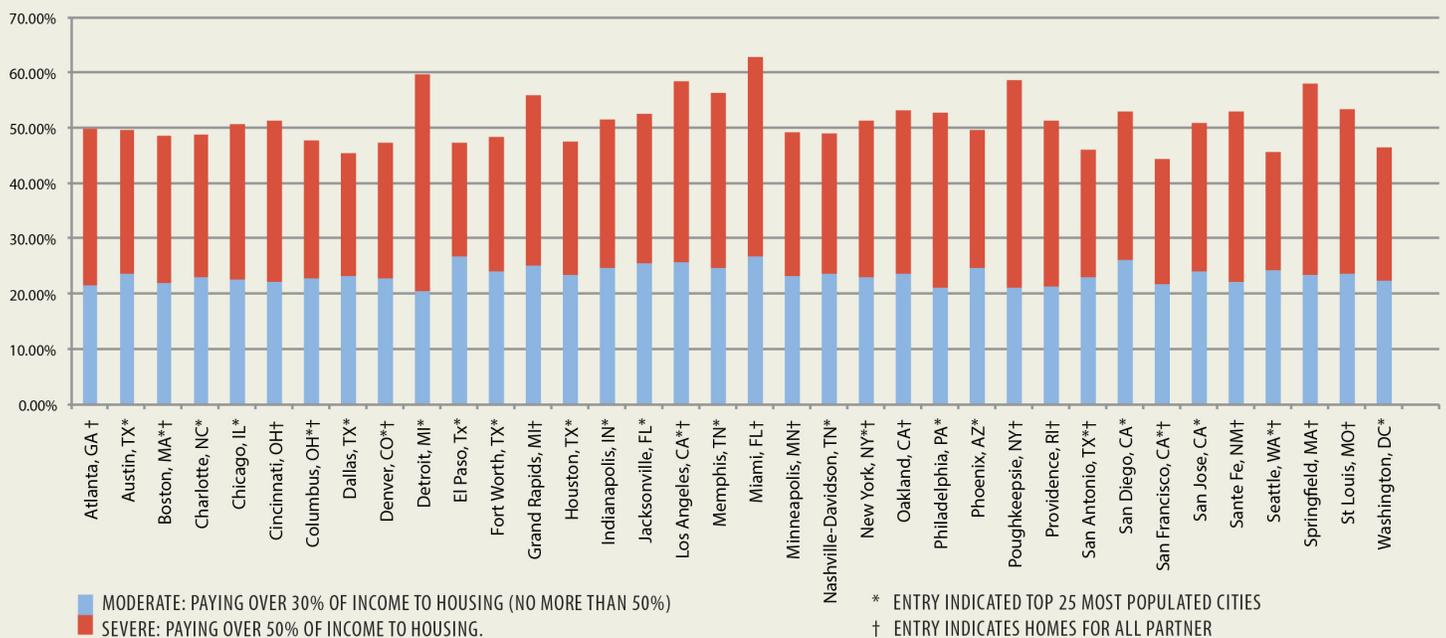


NOTE: WHITE, BLACK, AND OTHER HOUSEHOLD HEADS ARE NON-HISPANIC. HISPANICS MAY BE OF ANY RACE

TABLE SOURCE: JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY, AMERICA'S RENTAL HOUSING-EVOLVING MARKETS AND NEEDS, 2013.



CHART 2: HOUSING-COST BURDEN FOR RENTER IN SELECTED CITIES 2012 (PERCENT OF HOUSEHOLDS)



■ MODERATE: PAYING OVER 30% OF INCOME TO HOUSING (NO MORE THAN 50%)
 ■ SEVERE: PAYING OVER 50% OF INCOME TO HOUSING.

* ENTRY INDICATED TOP 25 MOST POPULATED CITIES
 † ENTRY INDICATES HOMES FOR ALL PARTNER

KEY CHALLENGES FACING RENTERS

Renters are facing a perfect storm — with rising rents and falling wages and income, a severe shortage of affordable units, rising numbers of renters, and a steady dwindling of existing units due to government cuts.

1. RISING RENTS AND FALLING WAGES/INCOME:

Rents have been increasing for the past 20 years and jumped 4 percent in each of the past two years alone.⁵ Over the period from 2000 to 2014, median household income has increased by 25.4 percent, while rents have increased over 52.8 percent, more than twice as much.⁶ (See Chart 3)

As a result, the number and proportion of renter households facing serious economic hardship because of housing costs continue to climb. Of the 43 million renter households, about half (over 21 million) do not have affordable rents and more than 11 million pay over half of their income to housing costs.⁷ (See Chart 2)

2. SHORTAGE OF AFFORDABLE UNITS:

In a recent and well-publicized study, the New York Times found that in 90 metro regions across the country, rental housing (excluding utilities) is out of reach for even middle-income households.⁸ For low-income renters, the picture is even grimmer. A study by the Urban Institute found that nationwide, there are only 29 affordable units for every 100 extremely low-income renter households.⁹ The National Low Income Housing Coalition estimates that 7.1 million additional units of housing are required just to meet the needs of very low-income households.¹⁰

3. INCREASE IN RENTERS:

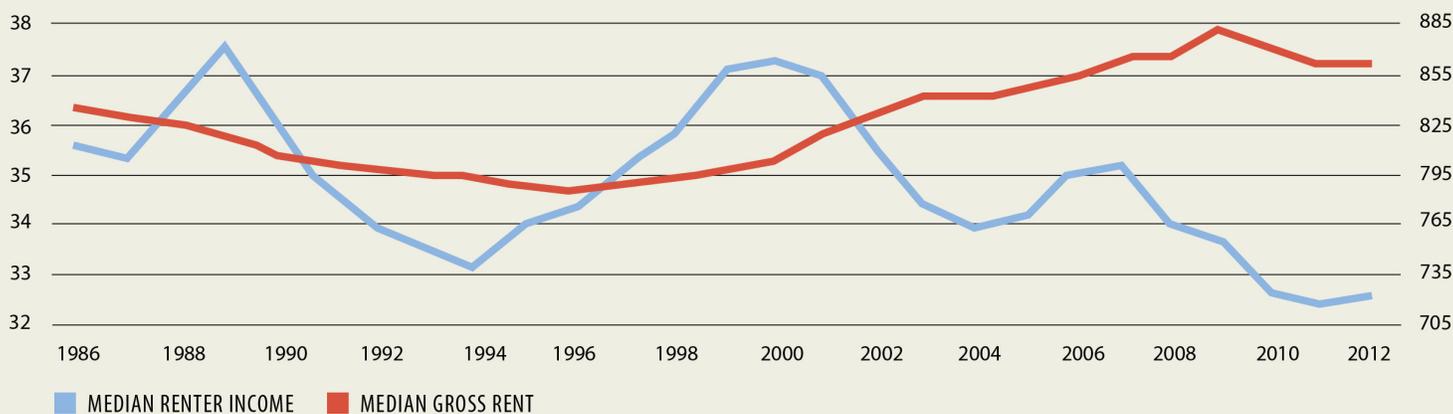
The converse of the housing market collapse is an unprecedented rise in the number of renter households, one that shows few signs of slacking over the next decade. 2012 saw the addition of 1.1 million renters, the second year of 1 million-plus growth,¹¹ adding to the total of 5.1 million new renters who entered the rental market between 2000 and 2010. Over this period, renters have accounted for all net household growth.¹² Over the next decade, this trend is likely to continue. The Joint Center for Housing Studies at Harvard University estimates the total growth of renters between 2013 and 2023 will be between 4 and 4.7 million households, the vast majority being people of color and roughly half being seniors.¹³

4. GOVERNMENT CUTS AND MISGUIDED SPENDING:

Despite the severity of the crisis for renters, federal housing assistance is predominantly channeled to homeowners. According to the Center on Budget and Policy Priorities, in 2012, more than three-quarters of federal housing spending (counting both federal outlays and the costs of tax expenditures) went to homeowners. Renters received less than one-fourth of federal housing subsidies, despite making up more than a third of households.¹⁴ Spending is further skewed toward moderate- and higher-income homeowners, with more than half of federal spending for housing going to households with incomes above \$100,000—and almost a third going to families with incomes above \$200,000.¹⁵

CHART 3: RISING RENTS AND DECLINING INCOME

INCOME (THOUSANDS, 2012 DOLLARS)



SOURCES: JCHS TABULATIONS OF US CENSUS BUREAU, DECENNIAL CENSUS, CURRENT POPULATIONS SURVEYS (CPS), SURVEY OF MARKET ABSORPTION, AMERICAN HOUSING SURVEY. TABLE SOURCE: JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY, AMERICA'S RENTAL HOUSING-EVOLVING MARKETS AND NEEDS, FIGURE 24, 2013.



A NEW MODEL: THE 5 POLICY PILLARS

The recent housing market collapse underscored yet again the importance of viewing decent housing as a right rather than as a commodity. Policy at the local, state, and federal levels must recognize and protect this right and, concretely, prioritize the provision of decent housing for those most in need. What we must avoid is a repeat of the mistakes of the past.

To avoid these mistakes and to create more robust, sustainable, and just housing policy, we employ the concept of housing security. Housing security is not simply a reflection of affordability, which is generally the sole or primary characteristic that drives current policy and shapes policy debates. Instead, it recognizes that decent housing involves simultaneous attention to a number of interrelated concerns that will provide a foundation for comprehensive policy reform. Specifically, we believe housing policy focused on housing security for the growing population of renters must stand on five pillars:

TRULY AFFORDABLE HOUSING MUST ADDRESS ALL 5 POLICY PILLARS

AFFORDABILITY:

Housing needs to be affordable relative to household income and other reasonable expenses.

ACCESSIBILITY:

Housing should be made accessible to historically marginalized populations, and it should be well-integrated socially and geographically.

LONG-TERM STABILITY AND PROTECTION FROM DISPLACEMENT:

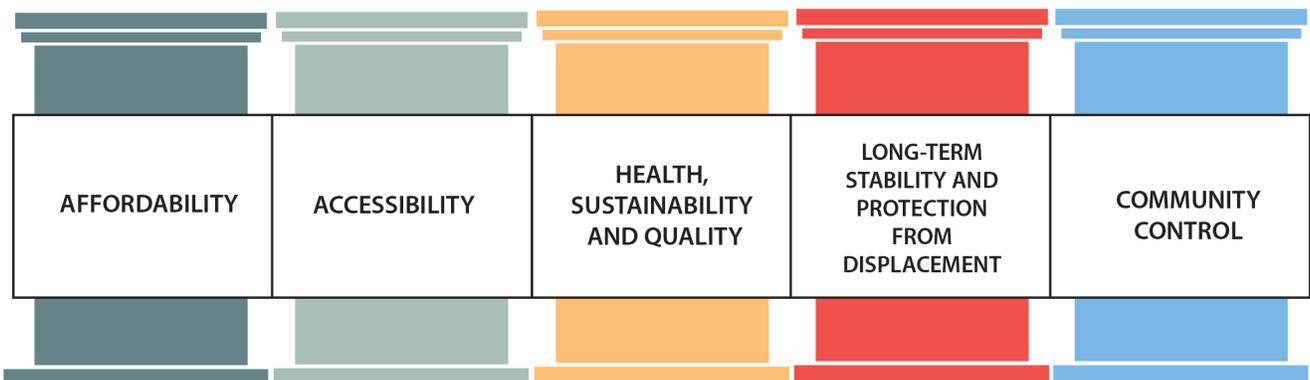
People's homes need to be protected from market forces causing displacement and changes in government policy over the long term.

HEALTH, SUSTAINABILITY, AND QUALITY:

Housing should contribute to individual, family, community, and planetary health.

COMMUNITY CONTROL:

Housing should be controlled through democratic structures and processes.



POLICY RECOMMENDATIONS TOWARD HOUSING SECURITY

Housing security is within our grasp, but to realize it we need comprehensive institutional reform and improved policies whose aims are first and foremost to guarantee housing for all, not profit for some. We call on the federal government and local governments to implement the following policy solutions to the national housing crisis. To read the full version of our policy recommendations you can download the report in its entirety at www.homesforall.org.

NATIONAL REFORM

An expanded role for the federal government in housing provision has been politically untouchable for far too long. Policy makers need to take bold action to address real reform of affordability measures, achieving adequate supply of affordable housing, and regulating speculation in the rental market.

REDEFINE AFFORDABILITY

The federal government needs to redefine affordability to accurately reflect the economic reality of low-income communities.

1. Base affordability on Neighborhood Median Income rather than Area Median Income: Area Median Income is based on a broad geographic area that includes very low-income neighborhoods and areas with high concentrations of wealth. Developing smaller geographic measures, such as a Neighborhood Median Income (NMI) would provide more accurate measures of affordability and better inform housing policy.
2. Develop new measures of affordability that factor in all living costs: Housing affordability must be measured against total living costs, including transportation, health care, food, and education. Any housing that costs less than 30% of a household income is considered affordable based on the federal standard. However, housing at 25 percent of household income for a very low-income family leaves too little for transportation to work, health care needs, or food, for example, and is not affordable.

EXPAND AND PRESERVE THE SUPPLY OF AFFORDABLE RENTAL HOUSING

The continued loss of public housing and subsidized private sector housing must be reversed. The federal government needs to prioritize creating revenue for the preservation and rehabilitation of existing affordable housing, as well as the expansion of new affordable housing.

1. Fully fund the National Housing Trust Fund and lift the suspension of contributions to the Fund, retroactive to January 2012.
2. Effectively reform Fannie Mae and Freddie Mac and create a public utility to control the secondary market that, along with ensuring affordable homeownership, would generate funds to create and preserve affordable rental housing.
3. Preserve existing affordable housing, by fully funding Public Housing and Section 8 programs.

ADDRESS RENTAL SPECULATION

We need increased regulation of the institutionalized single-family rental market to prevent reckless speculation that could result in another destructive housing bubble.

1. Provide public funding for research on the impact of investor activity in the rental market and promote information sharing by the industry.
2. Clarify and establish a federal role in developing proactive regulation to ensure affordability and accessibility of single-family rental housing.
3. Ensure baseline protections for tenants and create a national tenants' clearinghouse to share industry data, promote tenants' rights, and discern broader patterns in tenant experiences.
4. Generate resources to support lower-income households by implementing a financial transaction fee on rental bonds.

*For comprehensive coverage of rental speculation, our report, *The Rise of the Corporate Landlord: The Institutionalization of the Single-Family Rental Market and Potential Impacts on Renters and the Economy*, will be available at: www.homesforall.org*

POLICY RECOMMENDATIONS TOWARD HOUSING SECURITY

LOCAL AND STATE REFORMS

At the local and state levels, renters need greater protections and policies that strengthen their rights to affordable housing. A strategy that would be highly effective is implementing local and state Renters' Bill of Rights legislation.

A Renters' Bill of Rights is a package of policies that protect the renter class and seek to achieve an adequate supply of affordable rental housing. The desired outcomes would be increased affordability, accessibility, protection from displacement, housing quality, and community control.

We have developed a Homes For All Renters' Bill of Rights to be used as a model that new and existing tenant organizations and advocacy groups can utilize to start or build upon their policy work. These policies draw from a rich history of tenants' and workers' advocacy movements. Some of the policies are well-established and based upon successful models, while

others are new and based on evolving economic and social conditions.

While our Renters' Bill of Rights is presented as a comprehensive policy, individual policies within the package can be passed separately and may vary by locale or state based on current laws, context, and needs. We seek to build upon and modify these policy recommendations as new ideas and experiences are shared.

We provide a summarized version of our Homes For All Renters' Bill of Rights on the next two pages. The full document along with examples of model policies, can be viewed at: www.homesforall.org.



POLICY RECOMMENDATIONS TOWARD HOUSING SECURITY

LOCAL AND STATE REFORMS CONTINUED

HOMES FOR ALL RENTERS' BILL OF RIGHTS

SECTION 1: THE 5 POLICY PILLARS

1. AFFORDABILITY

Rent Control: Set maximum annual rent increases and maximum rents.

Safety Net: Require that developers receiving government subsidies provide a reserve fund for excessively rent-burdened tenants.

Fair Utility Costs: Require units that receive government funding be energy and resource efficient for a healthier environment and cost savings for renters.

Neighborhood Median Income: Affordability should be based on Neighborhood Median Income not Area Median Income.

2. ACCESSIBILITY

Fair Housing: Affirmatively further fair housing and ensure landlords cannot discriminate against any tenant or prospective tenant.¹⁶

Ban the Box: Eliminate background checks as barrier to applying for housing.

Disability Rights: Ensure design and construction of housing provide full accessibility even where the American Disabilities Act falls short.

Language Access: Require all essential documents be provided in a tenant's first language.

Transportation & Services: Affordable housing needs to be accessible to affordable and efficient transportation, jobs, social services, fresh food, community institutions, and schools.

3. STABILITY AND PROTECTION FROM DISPLACEMENT

Just Cause Eviction: Require "just causes" for eviction and ensure the legal rights of tenants who are faced with eviction.

Right of First Refusal: Require any housing unit to be offered to existing tenants, before being sold or re-rented on the private market.¹⁷

Right to Return/Reparations: Prioritize a certain percentage of new affordable housing units for residents and families who were displaced due to publicly funded redevelopment projects.¹⁸

Fair Relocation: Ensure that any resident displaced as a result of a no-fault eviction receives just compensation and comprehensive relocation assistance.¹⁹

Clear Lease Terms: Provide tenants with a copy of the lease (translated if necessary) and explanations of technical terms.

Fair and Proactive Code Enforcement: Prioritize investor owned properties and assist owner-occupants and tenants to stay in their home.²⁰

Right to Information: Require landlords to post and inform tenants about their rights and create a publicly accessible regional database.

No Harassment: Prevent landlords from coercing tenants into leaving their homes due to negligence, intimidation, or buy-out.²¹

4. HEALTH, SUSTAINABILITY AND QUALITY

Habitable Building Conditions: Require landlords to keep housing units and all common areas of the building safe and in good condition.

POLICY RECOMMENDATIONS TOWARD HOUSING SECURITY

LOCAL AND STATE REFORMS CONTINUED

No Pollution: Ensure housing is not built on or near any site that could be hazardous to a person of any ages' and health.

Sustainable Design, Construction, and Operations: Require all buildings and developments that use government funding be designed to utilize natural resources effectively and provide green space to ensure the health of the residents and environment.

5. COMMUNITY CONTROL

Community Land Trusts: Support, resource, and prioritize the development of community land trusts, limited-equity co-ops, and other cooperative land and housing arrangements.

First Look Program: Ensure that, after owner occupants, community land trusts and non-profits have the first opportunity to purchase land or property that has

received some form of government funding or subsidy.

Limiting Speculative Investment: Create penalties, including taxes and fees, for development or investment activities that focus on profit generation without benefits to existing residents.²²

Land Banks: Establish a land bank as a public authority created to efficiently handle acquisition, maintenance, and sale/transfer of vacant properties primarily to non-profits and community land trusts to create affordable housing.

Participatory Process: Set strong standards for public engagement in land use planning and development decision-making.

Right to Organize: Institute the right of renters to organize renters' associations and withhold rent under specified conditions.

SECTION 2: ACHIEVING AN ADEQUATE SUPPLY

NO NET LOSS

Require affordable units lost to be replaced within the same community if possible, and at minimum within the same city.²³

ONGOING ASSESSMENTS OF NEED VS. SUPPLY

Regularly assess and make public the gap between existing and required affordable housing.

LIMITING CONDO CONVERSION

Limit the number and type of housing units that can convert from rental to for-sale condominium units within a given year²⁴

HOUSING TRUST FUNDS

Create new or augment existing local or state housing trust funds.

INCLUSIONARY ZONING

Encourage and require whenever possible the production of affordable housing units within new market-rate housing developments, with some units accessible to those who are very and extremely low-income.

RENTAL SPECULATION REQUIREMENTS

Require investors receiving some form of government support, who purchase and/or own more than a specified number of single family home rental units to set aside a set percentage as affordable housing.

FAIR SHARE

Ensure large corporations pay their fair share through taxes and fees, including transfer/flip taxes, non-occupancy taxes and property tax reform.²⁵

VACANT PROPERTY CONVERSION

Utilize eminent domain, land banks and/or other methods to acquire vacant properties, to then be transferred to Community Land Trusts, and non-profits and converted to affordable housing.

SPECIAL ZONING DISTRICTS

Create zoning districts that preserve and create affordable units and prevent displacement of long-time residents and local businesses.²⁶

PUBLIC BANKS

Create public banks that finance and support the preservation and creation of affordable housing.



CONCLUSION

The rise of the renter nation creates many challenges, but also provides us with another opportunity to fulfill the promise of the Housing Act of 1949. Current approaches show little if any promise of moving us closer to its goal of decent housing for all, despite widespread recognition that affordable and secure homes anchor communities and are essential for wider economic recovery. The agenda for genuine housing security presented here represents the experiences and knowledge of low-income communities across the country. Not only are these the very same communities that have borne the brunt of the recent economic collapse, they have lived with housing insecurity and its consequences for decades. This report is their call for action and an agenda that can move us toward the goal of an affordable and decent place to call home for everyone.

ENDNOTES

1. Rachel G. Bratt, "Housing and Family Well-being," *Housing Studies* 19(1), 2002, 13-36; Cutts, Diana Becker Cutts, et al, "US Housing Insecurity and the Health of Very Young Children," *American Journal of Public Health* 101(8), August 2011, 1508-1514.
2. Colleen E. Wynn and Lauren McClain, "Not Quite Out on the Streets: Housing Insecurity Among Low-Income Urban Fathers," Working Paper, The Bendheim-Thoman Center for Research on Child Wellbeing, Princeton University, December 2013, <http://crcw.princeton.edu/publications/publications.asp>
3. Bratt, 2002; Amy Johnson and Alicia Meckstroth, "Ancillary Services to Support Welfare to Work," Department of Health and Human Services, July 22, 1998, <http://aspe.hhs.gov/hsp/isp/ancillary/front.htm>
4. <http://definitions.uslegal.com/m/mobile-homes/>
5. David M Abromowitz, "The Housing Market Is Not Only for Homeowners," Center for American Progress, December 10, 2012, <http://www.americanprogress.org/issues/housing/report/2012/12/10/47408/the-housing-market-is-not-only-for-homeowners/>
6. <http://www.zillow.com/research/rent-affordability-2013q4-6681/>
7. Joint Center for Housing Studies, "America's Rental Housing: Evolving Markets and Needs," Harvard University, 2013. P1, 6
8. Shaila Dewan, "In Many Cities, Rent is Rising Out of Reach of Middle Class," *New York Times*, April 14, 2014, <http://www.nytimes.com/2014/04/15/business/more-renters-find-30-affordability-ratio-unattainable.html>
9. Urban Institute, "Housing Assistance Matters Initiative," <http://www.urban.org/housingaffordability/>
10. National Low Income Housing Coalition, *Housing Spotlight* 3(1), February 2013.
11. Ibid
12. U.S. Census Bureau, 2005 – 2012 American Communities Survey
13. Joint Center for Housing Studies, "America's Rental Housing: Evolving Markets and Needs," Harvard University, 2013.
14. Will Fischer and Barbara Sard, "Federal Housing Spending Is Poorly Matched to Need," Center on Budget and Policy Priorities, December 18, 2013, <http://www.cbpp.org/cms/index.cfm?fa=view&id=4067>
15. Ibid.
16. Department of Housing and Urban Development, Affirmatively Furthering Fair Housing proposed rule, July 19, 2013. http://www.huduser.org/portal/affht_pt.html
17. Causa Justa::Just Cause with health impact research and data and policy analysis contributed by the Alameda County Public Health Department, Place Matters Team, "Development Without Displacement: Resisting Gentrification in the Bay Area," 2014, 62.
18. Ibid. 65-66.
19. Ibid. 75-76.
20. Ibid.
21. Ibid. 62.
22. Ibid. 81.
23. Ibid. 67.
24. Ibid. 71.
25. New York, Real Affordability For All Coalition, Policy Platform 2014, http://coalhome.3cdn.net/1b1d743c30b064ba1a_y7m6bnd7e.pdf.
26. CAAAV Organizing Asian Communities and Urban Justice Center, "Reimagining Rezoning: A Chinatown for Residents is a Chinatown for All," December 1, 2011, http://caaav.org/wp-content/uploads/2010/03/Chinatown_Report_FINAL.pdf

APPENDIX 1

**TABLE 1:
TOP 25 POPULATED U.S. CITIES**

2013 rank	City	State[s]	2013 estimate
1	New York	New York	8,405,837
2	Los Angeles	California	3,884,307
3	Chicago	Illinois	2,718,782
6	Phoenix	Arizona	1,513,367
7	San Antonio	Texas	1,409,019
8	San Diego	California	1,355,896
9	Dallas	Texas	1,257,676
10	San Jose	California	998,537
11	Austin	Texas	885,400
12	Indianapolis	Indiana	843,393
13	Jacksonville	Florida	842,583
14	San Francisco	California	837,442
15	Columbus	Ohio	822,553
16	Charlotte	North Carolina	792,862
17	Fort Worth	Texas	792,727
18	Detroit	Michigan	688,701
19	El Paso	Texas	674,433
20	Memphis	Tennessee	653,450
21	Seattle	Washington	652,405
22	Denver	Colorado	649,495
23	Washington	Columbia	646,449
24	Boston	Massachusetts	645,966
25	Nashville	Tennessee	634,464

SOURCE: [HTTP://EN.WIKIPEDIA.ORG/WIKI/LIST_OF_UNITED_STATES_CITIES_BY_POPULATIONS](http://en.wikipedia.org/wiki/List_of_United_States_cities_by_population)

**TABLE 2:
RENTERS IN TOP 25 POPULATED U.S.
CITIES AS WELL AS HOMES FOR ALL
MEMBER CITIES**

CITY	Total Renters 2012 (%)
Atlanta, GA †	56.3
Austin, TX*	55.3
Boston, MA*†	66.8
Charlotte, NC*	45.7
Chicago, IL*	55.6
Cincinnati OH†	62.7
Columbus, OH*†	54.7
Dallas, TX*	57.7
Denver CO*†	52.5
Detroit, MI*	50.1
El Paso, Tx*	41.7
Fort Worth, TX*	43.3
Grand Rapids, MI†	45.4
Houston, TX*	55.9
Indianapolis, IN*	46.7
Jacksonville, FL*	40.1
Los Angeles, CA*†	63.2
Memphis, TN*	49.9
Miami, FL†	67.7
Minneapolis, MN†	51.7
Nashville-Davidson, TN*	46.8
New York, NY*†	68.3
Oakland, CA†	60.7
Philadelphia, PA*	47.8
Phoenix city, AZ*	47.1
Poughkeepsie NY†	59.2
Providence RI†	65.7
San Antonio TX*†	45
San Diego, CA*	53.3
San Francisco, CA*†	64
San Jose, CA*	43.8
Sante Fe NM†	41.7
Seattle, WA*†	54.1
Springfield MA†	52.5
St Louis, MO†	55.7
Washington, DC*	58.5
NATIONAL AVERAGE	36.1

SOURCE: U.S. CENSUS BUREAU; 2012 AMERICAN COMMUNITY SURVEY.

* top 25 largest cities

† Homes For All partner

APPENDIX 2

**TABLE 3:
HOUSING COST BURDEN FOR
RENTERS IN SELECTED CITIES**

CITIES	Total Cost Burden	Moderate Burden	Severe Burden
Atlanta, GA †	49.93%	21.67%	28.25%
Austin, TX*	49.72%	23.69%	26.03%
Boston, MA*†	48.59%	22.10%	26.49%
Charlotte, NC*	48.90%	23.14%	25.76%
Chicago, IL*	50.64%	22.59%	28.05%
Cincinnati OH†	51.30%	22.15%	29.15%
Columbus, OH*†	47.86%	22.87%	24.99%
Dallas, TX*	45.42%	23.22%	22.20%
Denver CO*†	47.43%	22.93%	24.50%
Detroit, MI*	59.69%	20.57%	39.13%
El Paso, TX*	47.46%	26.84%	20.62%
Fort Worth, TX*	48.34%	24.13%	24.21%
Grand Rapids, MI†	56.05%	25.14%	30.91%
Houston, TX*	47.49%	23.50%	23.99%
Indianapolis, IN*	51.55%	24.76%	26.79%
Jacksonville, FL*	52.53%	25.57%	26.96%
Los Angeles, CA*†	58.44%	25.73%	32.71%
Memphis, TN*	56.30%	24.66%	31.64%
Miami, FL†	62.94%	26.74%	36.20%
Minneapolis, MN†	49.31%	23.19%	26.12%
Nashville-Davidson, TN*	49.11%	23.77%	25.34%
New York, NY*†	51.35%	22.97%	28.38%
Oakland, CA†	53.15%	23.58%	29.56%
Philadelphia, PA*	52.74%	21.27%	31.47%
Phoenix city, AZ*	49.59%	24.74%	24.85%
Poughkeepsie NY†	58.74%	21.22%	37.53%
Providence RI†	51.34%	21.42%	29.93%
San Antonio TX*†	46.04%	23.15%	22.90%
San Diego, CA*	52.94%	26.23%	26.71%
San Francisco, CA*†	44.33%	21.72%	22.62%
San Jose, CA*	50.94%	24.09%	26.85%
Sante Fe NM†	53.04%	22.30%	30.74%
Seattle, WA*†	45.66%	24.23%	21.42%
Springfield MA†	58.09%	23.53%	34.56%
St Louis, MO†	53.52%	23.77%	29.75%
Washington, DC*	46.47%	22.51%	23.95%

SOURCE: U.S. CENSUS BUREAU; 2012 AMERICAN COMMUNITY SURVEY.

* top 25 largest cities

† Homes For All partner

APPENDIX 3

**TABLE 4:
TOTAL PERCENTAGE OF RENTERS IN SELECTED
CITIES BY RACE AND HISPANIC ORIGIN**

CITY	Black or African American	Asian	Non-white Hispanic or Latino
Atlanta, GA †	56.5	3.7	5.1
Austin, TX*	9.1	6.1	29.8
Boston, MA*†	25.4	10.3	19.4
Charlotte, NC*	43.6	4.9	12.8
Chicago, IL*	37.4	6.6	20.8
Cincinnati OH†	52.3	2.3	2.6
Columbus, OH*†	31.6	4.7	5.7
Dallas, TX*	31.9	4	30.6
Denver CO*†	10.7	3.1	25.6
Detroit, MI*	84.6	0.6	5.6
El Paso, TX*	6	1.8	71.5
Fort Worth, TX*	26.6	3.5	23.7
Grand Rapids, MI†	25.3	2.9	15.7
Houston, TX*	30.9	6.2	36.6
Indianapolis, IN*	38.3	2.4	10.3
Jacksonville, FL*	39.1	3.5	9.3
Los Angeles, CA*†	13.2	12.9	40.7
Memphis, TN*	67.6	1.3	6.4
Miami, FL†	20.1	1	67.7
Minneapolis, MN†	24.6	5.9	9.1
Nashville-Davidson, TN*	35.1	2.5	10.3
New York, NY*†	25.8	10.2	30.6
Oakland, CA†	34.1	15.4	20.9
Philadelphia, PA*	46	5.4	12.2
Phoenix city, AZ*	10.5	3.9	35.9
Poughkeepsie NY†	36.8	1.6	19.6
Providence RI†	17.6	5.2	40.4
San Antonio TX*†	11.4	2.5	56.8
San Diego, CA*	8.9	12.8	34.7
San Francisco, CA*†	6.7	23.6	13.3
San Jose, CA*	5.2	28.8	34.7
Sante Fe NM†	1.4	1.8	38.5
Seattle, WA*†	9.2	11.7	7.5
Springfield MA†	23.6	2	53.2
St Louis, MO†	54.4	3.6	3.5
Washington, DC*	49.9	3.1	9.1
NATIONAL AVERAGE	19.3	4.9	18.2

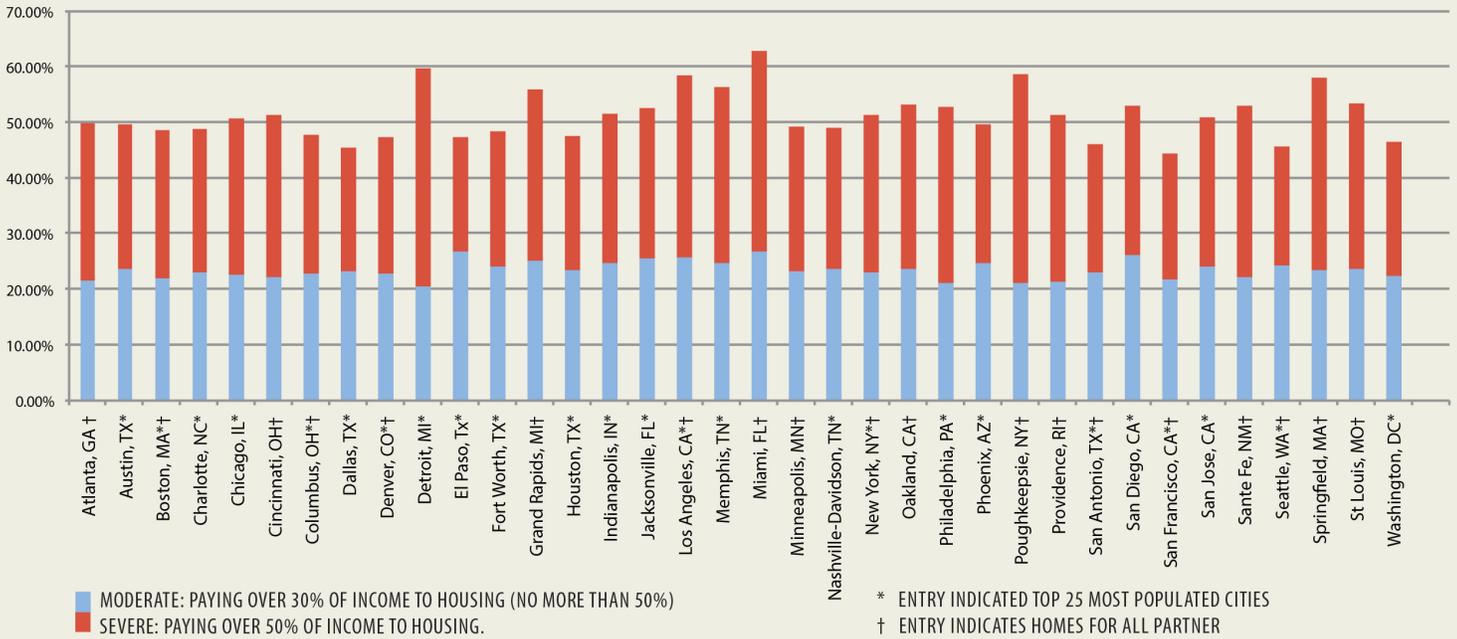
SOURCE: U.S. CENSUS BUREAU; 2012 AMERICAN COMMUNITY SURVEY.

* top 25 largest cities

† Homes For All partner

APPENDIX 4

CHART 2: HOUSING-COST BURDEN FOR RENTER IN SELECTED CITIES 2012
(PERCENT OF HOUSEHOLDS)

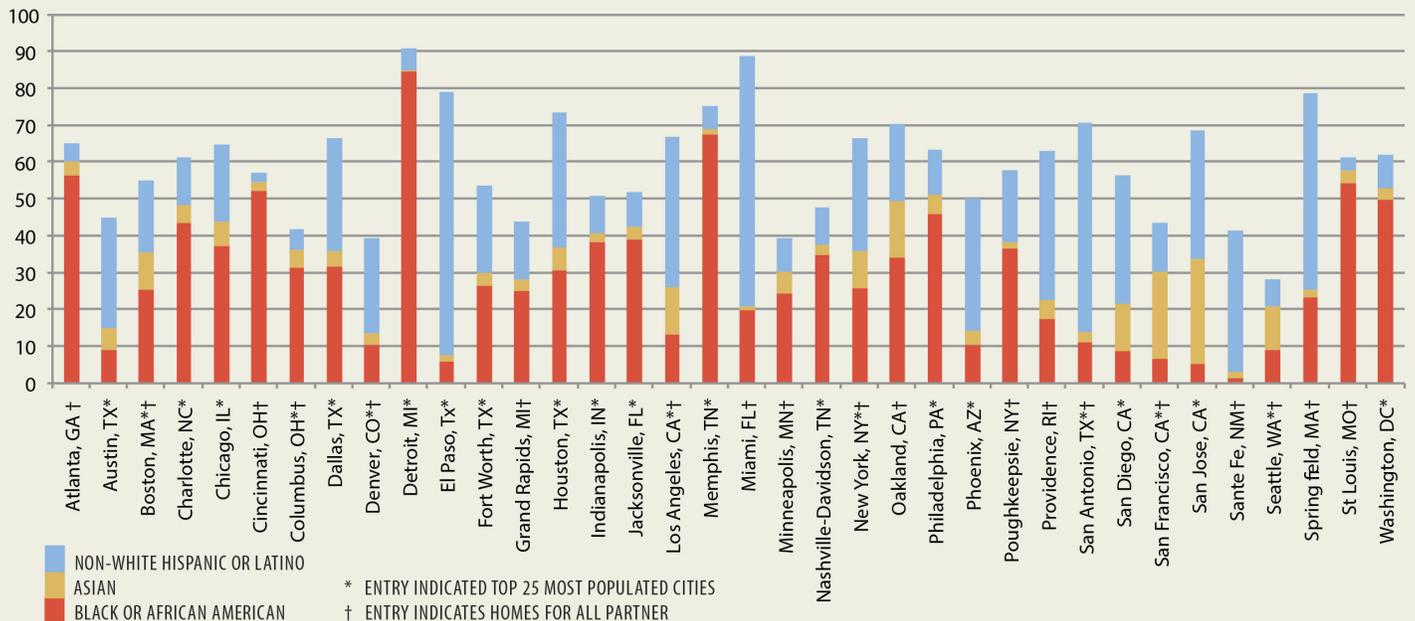


SOURCE: U.S. CENSUS BUREAU, 2010-2012 AMERICAN COMMUNITY SURVEY

CREATED BY SARA HECK

(CHART 3 CONTAINS DATA FROM TABLE 4 IN APPENDIX 2)

CHART 4: TOTAL RENTERS IN SELECTED CITIES BY RACE AND HISPANIC ORIGIN
2012 (PERCENT OF HEADS OF HOUSEHOLDS)



SOURCE: U.S. CENSUS BUREAU, 2010-2012 AMERICAN COMMUNITY SURVEY

CREATED BY SARA HECK

(CHART 4 CONTAINS DATA FROM TABLE 4 IN APPENDIX 3)

APPENDIX 5

HOMES FOR ALL PARTNERS AND ENDORSEES

LOCAL PARTNERS

- Atlanta, Georgia:** Occupy Our Homes Atlanta
- Boston, Massachusetts:** Chinese Progressive Association, City Life/Vida Urbana
- Cincinnati, Ohio:** The People's Coalition for Equality and Justice
- Columbus, Ohio:** Bottoms Up
- Denver, Colorado:** Colorado Progressive Association
- Grand Rapids, Michigan:** Well House
- Los Angeles, California:** East LA Community Corporation, Strategic Actions for a Just Economy, Koreatown Immigrant Workers Alliance
- Miami, Florida:** Miami Worker Center, Community Justice Project of Florida Legal Services
- Minneapolis, Minnesota:** Occupy Our Homes MN, Neighborhoods Organized for Change
- New York, New York:** CAAAV Organizing Asian Communities, Metropolitan Council on Housing
- Poughkeepsie, New York:** Nobody Leaves Mid-Hudson
- Providence, Rhode Island:** Direct Action for Rights and Equality
- San Antonio, Texas:** Esperanza Peace and Justice Center
- San Francisco/Oakland, California:** Causa Justa :: Just Cause, Mission SRO Collaborative
- Sante Fe, New Mexico:** Chainbreaker
- Springfield, Massachusetts:** Springfield No One Leaves, Arise for Social Justice
- Seattle, Washington:** Standing Against Foreclosures and Eviction
- St. Louis, Missouri:** Missourians Organizing for Reform and Empowerment

NATIONAL AND STATE PARTNERS AND ENDORSERS

- National Low-Income Housing Coalition*
- Alliance for a Just Society
- Architects/Designers/Planners for Social Responsibility
- Campaign for a Fair Settlement
- Center for Story-based Strategy
- Grassroots Global Justice
- Home Defenders League
- Jobs with Justice
- Leadership Center for the Common Good
- Movement Generation
- National Domestic Workers Alliance
- National People's Action
- Rainforest Action Network
- Ruckus Society
- Service Employees International Union (SEIU)
- Statewide:**
- Colorado Progressive Coalition*
- Virginia New Majority
- Florida New Majority

*National or State Partner

For more information on Homes For All participating organizations:

www.homesforall.org



**I BELIEVE IN
HOMES FOR ALL**
TODOS TENEMOS EL DERECHO A LA VIVIENDA
我支持“全民安居”运动

**RISE OF THE
RENTER
NATION**